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A HANDBOOK FOR YOU THE WORKER.
BALTIMORE CITY PUBLIC SCHOOLS, MD.

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INTENDED FOR USE BY SECONDARY SCHOOL STUDENTS, THIS HANDBOOK INTRODUCES THE PROSPECTIVE EMPLOYEE TO THE EXPECTATIONS AND ROUTINES OF THE WORKING WORLD. IN SIMPLE NARRATIVE FORM, IT EXPLAINS THE FUNCTIONS OF THE PERSONNEL DEPARTMENT AND PROVIDES INFORMATION ABOUT TIME RECORDS, SALARY AND DEDUCTIONS, WORKING HOURS, SICKNESS, WORKMEN'S COMPENSATION INSURANCE, PERSONAL IDENTIFICATION, VACATIONS, EMERGENCIES, AND SAFETY. PERSONAL CHARACTERISTICS, SUCH AS PUNCTUALITY AND APPEARANCE, ARE DISCUSSED. SAMPLE EMPLOYEE RATING SHEETS ARE INCLUDED. (CF)

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A HANDBOOK FOR YOU THE WORKER

BALTIMORE CITY PUBLIC SCHOOLS
DIVISION OF SPECIAL EDUCATION
Junior High School - Special Curriculum

February 1966

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
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HANDBOOK

FOR YOU

THE WORKER

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FOREWORD

A Message To The Boys and Girls Who Will Read This Booklet

This booklet was written just for you. It was written to help you become a good worker. If you will study it and try to remember the store rules it tells about, you will have a better chance of becoming a satisfactory employee.

Each game or sport has its own rules. Any game is more fun when you know the rules. Each player enjoys the game more if the rules are followed and fair play is observed. So it is with work - any job is more satisfying to the worker, if he follows the rules.

Traffic rules are necessary for automobiles and trucks to travel safely and smoothly on streets and highways. New rules are made and old ones changed, as needs change. These rules apply to all drivers of trucks and automobiles. If just one driver disobeys the rules, traffic is held up, or an accident occurs. If a business is to run smoothly, certain rules must be followed. Rules apply to all employees. Each employee who follows rules faithfully, does his part toward keeping his employer's business running smoothly. Traffic rules are very complete, but even so, there are times when a driver has to use his common sense, when there doesn't seem to be a rule to cover a situation. Company rules are as complete as they can be made, but there are times that an employee must use common sense when there is no rule to guide him.

When you make a dress you depend on a pattern for cutting it out and putting it together. If all the parts are to fit together, and the dress be just right, you must follow the directions or rules for using that pattern. If you are going to be "just right" as an employee you are going to have to follow the directions or rules. In sewing, you follow a pattern. When people follow certain rules so that they become habits, we say they follow a pattern. Make your pattern a good one and fit the parts together - "just right."

So, learn the rules, follow them, measure yourself by them, and you cannot help but become the kind of employee that every employer desires.

The company where you get a job may not have <u>all of the rules</u> which you will read about in this booklet. However, you can be sure that <u>many of the rules</u> will be the same. Therefore, read carefully, and study seriously and you will not only <u>get a job</u>, but you will be able to <u>hold it successfully.</u>

TABLE OF CONTENTS

I. The Personnel Department..... 1

II. Working Hours..... 5

III. Time Records..... 6

IV. Punctuality..... 11

V. Absence From Work..... 12

VI. Entrances And Exits..... 12

VII. Dressing Rooms And Lockers..... 13

VIII. Lunch Hours And Rest Periods..... 14-15

IX. Packages..... 15

X. Personal Matters
"Do's and Don'ts"... 16-17

XI. Your Appearance..... 17

XII. Sickness Or Injury At Work..... 18

XIII. Workmen's Compensation Insurance..... 19

XIV. Lost And Found Articles..... 20

XV. Identification..... 21-22

XVI. About Your Pay..... 22-29
Absence on Pay Day..... 30
Deductions from your Pay..... 31

A. Federal Withholding Income Tax..... 32
B. Maryland State Income Tax..... 33
C. Annual United Fund Appeal..... 34
D. Savings Bonds Deductions..... 35
E. Sick Pay..... 36
F. Paid Holidays..... 37

XVII. Vacations..... 37

XVIII. Emergencies..... 38

XIX. Safety..... 39

XX. Bulletin Boards..... 41

TABLE OF CONTENTS(Cont'd)

XXI. Employee Benefits

Discount Privileges.....42

Group Insurance.....42

Pension or Retirement Benefits.....48

Christmas Bonus.....49

Recreation.....49

XXII. Solicitations.....50

XXIII. Obligations -Yours And Your Employers'.....51

XXIV. Your Rating As A Worker.....52

XXV. A Final Message To The Boys and Girls Who Have Read This Book.....57

The Personnel Department

In a small business, the hiring of suitable employees is done by the owner of the business. He also trains the new workers in the duties of their jobs, and helps them with any difficulties or troubles that arise.

When a business is large enough to employ many people, a PERSONNEL DEPARTMENT is both necessary and important. The Personnel Department deals with the employees of a business in three ways:

1. Employment (Hiring)
2. Training (Teaching)
3. Welfare (Anything for the good of the employee)

The Personnel Department is made up of people who have been especially trained to understand the needs of both the employer and the employees. These people hire workers, teach them how to do the work that is required of them, look after their welfare and discharge them when necessary.

Let us talk about each part of the work of the Personnel Department.

First, Employment

You are looking for a job. If you go to a big company, you will look for a sign that says:

PERSONNEL DEPARTMENT

or

EMPLOYMENT DEPARTMENT

The Personnel Department

In this department, a person in charge of hiring new employees will talk to you, or interview you. It is his job to select the person who can best do the required work, and one who will make the best employee. He will talk to you, have you fill out an application blank, and take note of your general appearance, attitude and manner. All of these things help him to decide whether or not you are the person suited to the job.

If he decides that you are the person for the job, he will discuss the things which will be expected of you; how much salary you will receive, and other details concerning you and your job. He will talk to you about the special rules you will be expected to obey. You will also be told about some special things the company will be glad to do for you, their new employee.

Do you wonder what happens to that application blank you filled out? It will be carefully filed in a folder with your name on it. This folder will have other papers added to it from time to time and will be known as your "Record". In it will be such information as a description of your job, the quality of your work, a record of your lateness and absence, and many other things about you as a worker.

You are required to give the names and addresses of people as references, on your application blank. The company that is employing you gets information about you from these people. They get information covering your school record; the kind of student you were, your attendance, your conduct and your personal character.

If this is your first job the other references are asked only about you as a person; your dependability, honesty, cooperation, etc. After you have held a job, your former employers will report about these things, and also about the kind of worker you are, and why you left their employ. These reference checks go into your "Employee's Record."

After you have been hired or employed, the next duty of the Personnel Department is to train you to do your new job. This might be done by a teacher in a training classroom. Or, another employee might be given the task of training you, and helping you get adjusted or used to your new job.

Before you start work you will be told about the things the company does to keep its employees happy, healthy and free from worry about the future. This is known as Employees' Welfare, or Employees' Benefits. Some of the benefits or helps are; free physical examinations and health care and employees' lunchrooms and restrooms. Other Employees' Benefits which you will be told about might be vacations with pay, paid holidays, pay when you are sick, and kinds of group insurance.

The purpose of this book is to give you the kind of information that will help you to understand the many things the "Personnel" workers will tell you. If you learn what is in this book, you will <u>not be confused</u>. You will be <u>prepared to</u>

understand the many things you will be told.

The Personnel Department will give you all the help you need to learn your new job, to make progress, and learn to take on more responsibility. As you become a more valuable employee, the Personnel Director decides from your record, whether or not you are ready for promotions and raises in salary. These things depend on YOU.

Employees are hired through the Personnel Department, and when necessary they are discharged through this department.

The best worker is a satisfied worker. Once in a while co-workers,or a worker and a supervisor have a misunderstanding. When such a situation occurs, and the supervisor cannot satisfactorily straighten it out, it is the job of the Personnel Department to clear up these personal difficulties.

The Personnel Department has many jobs, but they can all be listed under --

1. Employment
2. Training
3. Welfare

Remember - the Personnel Director is a friend -- whose training fits him to understand and help you with your work problems and also to help you become a better worker. The Personnel Director will see that you are told the rules. It is your job to learn them and obey them. Understanding the rules will make it easier for you to follow them.

In SCHOOL or at WORK --
If you do not understand a RULE
SAY SO -ASK!
It will be explained again !

Working Hours

Your working hours, the time for beginning and ending your work day, are set by your employer. The type of work you do usually determines your working hours. One of the first things you will be told by your new employer will be yomr working hours.

At most places of business, forty hours is a normal, or usual work week. Eight hours per day, five days a week, makes the forty hour week. Where this plan is followed, hours are set when all employees report for work at the same time.

Here is an example:

Starting hour - 8:00 A.M.

Lunch hour -12:00 to 1:00 P.M.

Closing hour - 5:00 P.M.

The employee has worked four hours before lunch, has an hour for lunch, and works four hours after lunch, giving him eight working hours.

Another example is:

In -7:30 A.M.

Lunch -12:00 to 12:30 P.M.

Out -4:00 P.M.

Here,the employee has worked four and one-half hours before lunch, takes a half-hour break for lunch, and works three and one-half hours after lunch giving him eight working hours.

At some places of employment, your working hours are set by the Supervisor, Personnel Director, or some other person with authority. Where this is the rule, make a note of your schedule of working hours, particularly if they are likely to change from time to time.

Forgetting will not be accepted as an excuse for arriving at work at the wrong time. Perhaps you are due to report to work some days at 9:30 A.M., some days at 10:30 A.M., and other days at 11:00 A.M. Carry a small notebook with you, and write down your schedule -don't depend on remembering!

Whatever the starting time of your job, allow yourself time to prepare for work, and be ready to start at the proper time. Your work day begins at the time set for you to start. Be at your work area at that time, and ready for work at your scheduled time.

Time Records

Time Records are very important to you. They must be accurate if you are to receive the correct amount of pay. Time records keep account of the time you arrive at work, the time you are out for lunch, and the time you leave work. These records are kept in different ways. The two ways used most often are by means of the TIME CLOCK and the TIME SHEET.

Many firms that employ a great number of people keep this record by means of a TIME CLOCK. Each employee has a separate time card. These cards are kept in a rack near the time clock. There are two racks. One is marked, IN. The other is marked, OUT. When you arrive at work, you take your card from the rack. You place it in the time clock, which stamps on your card the exact hour and minute you arrive. Then you place your card in the rack marked IN. We call this, punching the time clock. At closing time, you again place your card in the time clock, which records the time you leave on it. Then you place your card in the OUT rack.

At the end of the day, or the end of the week, all cards are collected by the time clerk. The information on them is copied on a record that is kept in the office. It is from this record that your pay is figured out. People in business use the word computed instead of "figured out." It means the same -- your pay is computed according to the number of hours you have worked.

Some companies require their employees to punch IN and OUT for their lunch hour. This is done in the same way.

Samples of Time Cards

RESERVE FORCE TIME CARD

Return to Locker Room at end of each day.

Week Ending _____

No. _____ Name _____

	IN	Lunch -Supper ~~Out~~ ~~In~~	OUT	Supervisor's Signature	Dept.	Hrs.

This Card Is Your Identification for Employee Discount

10%

Employee's Signature

_____ Total hours

Salary		
Supper		
S.S. Tax		
W. Tax		
Net Amt.		

Samples of Time Cards

Carry this stub with you. It identifies you as an employee of this store. If you lose this stub, report to your departmental timekeeper. Sign below when receiving pay. If absent please phone promptly as possible.

Received payment for
all services rendered
to date.

_____
(Signature)

10761 - 18

Lost Time Reas.	Morning IN	Noon OUT	Night OUT	EXTRA IN	EXTRA OUT	Hours Per Day
GRAND TOTALS		DAYS	ADJ. STRAIGHT Time Hours			HOURS

Register your own time only. Never allow another to register for you.

There is a law that requires that a record be kept of the number of hours each employee works. This record must be absolutely correct. You are responsible for your own time card-DO NOT ALLOW ANYONE ELSE TO PUNCH YOUR CARD, AND DO NOT PUNCH A CARD FOR ANOTHER EMPLOYEE.

If your card is missing, report it to your supervisor or some other person in authority. Your time card sets your pay, so always remember to punch it IN and OUT, each day you work.

Another way of keeping a time record of the number of hours an employee works, is by signing IN and OUT on a TIME SHEET. Each employee is on his honor to always sign the correct time. In some jobs, you will be asked, to sign IN, when you arrive in the morning, and OUT when you leave in the evening. At other places, you will also sign OUT to lunch, and IN from lunch.

Here are samples of the two kinds of time sheets:

Blank & Co.
Department Lunch Sheet

Dept. No._____ Date_____

Sales Number	Name	A.M. IN	LUNCH Out	LUNCH In	P.M. OUT

Record Daily, Absentees Due To Illness Or Death In Family.(Relationship)

_____ _____

Signed _____

Department Time Sheet

L--Time for lunch as 1
Hrs---Total regular time worked as 7

Department

Week Ending:

Emp. No.	Name	Monday In	Monday Out	Monday L Hrs	Tuesday In	Tuesday Out	Tuesday L Hrs	Wednesday In	Wednesday Out	Wednesday L Hrs.	Thursday In	Thursday Out	Thursday L Hrs	Friday In	Friday Out	Friday L Hrs.	Saturday In	Saturday Out	Saturday L Hrs	Reg. Hrs.	Over-Time Hours	Do not use this column	Suppers
1																							
2																							
3																							
4																							
	Floor Manager's Signature Each Day:-- In Case of Absence, Red Pencil Space For Hours Worked With "A",Day off--"D" "H" for Holiday																						

Remarks:

Punctuality

Be punctual ! Be prompt in reporting for work. Lateness causes extra work for your co-workers, and confusion on the job. Also, when you are late, ycu are likely to be upset, then everything seems to go wrong, and you are off to a bad start for the day! So make promptness a habit! Report to work on time!

Sometimes there is a reason beyond your control for lateness. For instance, you, or someone in your home might be ill. Perhaps some other emergency might arise to cause you to be late. These things happen seldom, but when they do happen, be sure to notify the proper person that you will be late, and give an idea as to what time you may be expected to report to work. By doing this, someone else may be assigned to take care of your job until you arrive.

If you are to give an honest day's work in exchange for your salary, then you must start that day at the set time.

Absence from Work

Now and then, it is impossible to get to work. Sometimes you are ill-really ill -not, just sort of not feeling so good, but actually sick. Then you cannot go to work, but, be considerate, call your employer as early as possible. Your job is important, so if you are not to be at work, then someone else must take your place. These changes must be made if possible, BEFORE the start of the working day.

Absence from Work

Write down in your little personal notebook your employer's telephone number, and the name of the person you are to notify, in case you are to be absent from work. If you are too ill to call, have someone make the call for you.

Remember to notify your employer of any unavoidable absence very promptly. A good attendance record helps make a good employee record, so be on the job every day.

Entrances and Exits

Everyone goes in the same door, and everyone leaves by the same door. At least, that is the rule at many places of work, particularly where selling is their business. At other places, you will have a choice of entrances and exits, but one thing is certain, there will be a rule concerning where you enter and where you leave. Learn the rule, and follow it--EVERY GOOD RULE HAS A GOOD REASON BEHIND IT. So, learn that rule, remember that rule, and enter and exit according to that rule!

Use of Elevators

Most places of business have their "Ups and Downs" --and, they also have rules about who is to use them and when. Learn the "Elevator Rules", and follow them. Usually, only certain elevators are for employees use.

Dressing Rooms and Lockers

You will be provided with a place to keep all your personal belongings--your hat, your coat, your purse, your umbrella and other items. In many places, a locker will be assigned to you, for your personal use. You will be furnished with a key (sometimes there is a small deposit for this). The locker is provided as a place of safety for your belongings. Keep it locked! This is your responsibility.

At other places, all coats, hats, and umbrellas, are hung in a cloak room. Where this is the custom, your purse is checked with the cashier for safekeeping. Employees are seldom permitted to take their purse with them to their work areas.

Dressing Rooms and Rest Rooms are for the convenience of all employees. The cooperation of each individual is needed to keep these rooms clean, neat, and sanitary at all times. Make it a matter of personal pride to do your share in keeping the dressing rooms and rest rooms in perfect condition .

Remember -the Dressing Rooms and Rest Rooms are for your convenience, but are not to be used as a HIDE-OUT -stay no longer than necessary !

Lunch Hour

When and where do I eat? This will probably be one of your first thoughts, and to you an important one. Your employer has taken care of this need, too.

"When" you eat will be decided by your Supervisor, Floor Manager, Department Head, or other person in charge. Sometimes, the lunch hour is only a half-hour break, but more often, it is an hour period. Here is a chance for you to practice being considerate of the other person--regardless of the time you go to lunch, or how long it is--be prompt! Return to your work on time, because someone else is probably waiting to go when you come back.

"Where" you eat depends on your wishes and partly on the choices available. Many companies operate at reasonable cost, usually at lower prices than a restaurant would charge for the same food.

In case you prefer to bring your lunch from home, you have the privilege of adding extras to it from the cafeteria. Vending machines provide something to drink with your lunch, where there is no cafeteria.

Many workers prefer to leave their work environment and go elsewhere to eat. Where there are suitable eating places nearby, you would decide this by your personal preferences, the state of your purse, and the length of your lunch hour.

Rest Periods

Rest periods are not scheduled. At many places it is necessary to request a rest period, if there is a need for it. At other places, depending on the type work you do, you are free to go whenever necessary. You are expected to spend as little time as possible at the dressing room, rest room or drinking fountain.

Packages

In certain places of employment, particularly where things are made or sold, there are rules concerning packages. These rules concern packages that are brought into the building and those taken out.

Packages that you bring with you are generally taken to a certain person, stamped or labeled with your name and the date and kept safely for you until it is time for you to leave the store. As you leave, the label or stamped slip is removed by the person at the door. This rule is an important one, because it protects you and the store.

Perhaps you work where you have the privilege of buying things. If so, the person who sells to you will put the duplicate sales check on the outside of the sealed package, before giving it to you. As you leave after work, the address label is torn from this salescheck.

The rules concerning packages are not exactly alike everywhere, but there are rules, so learn them, and follow them-they were made for your benefit.

Personal Matters

DO-S and DON'T-S

During working hours a business-like manner is important if you are to succeed in your job. Usually, we talk about the things you should DO, but some of the DON'T's are important, too.

Keep these DON'Ts in mind!

1. Don't have your friends or relatives visit you while you are working.
2. Don't spend time talking of personal matters with your fellow-employees.
3. Don't call your co-workers by their first names; while at work, speak to them as "Miss." "Mrs.", or "Mr."
4. Don't call customers "Dear," Hon", or other such names.
5. Don't use the business phone for personal calls-if a call is necessary, use the pay telephone.
6. Don't let your friends and relatives call you at work.
7. Don't chew gum or candy when at work.
8. Don't have personal mail sent to your business address.
9. Don't talk about things which could lead to an argument, or hurt someone's feelings. For example, avoid discussions of religious, racial and political matters.
10. Don't make personal remarks about each other or a customer.

Personal Matters

Sh-h-h-h!! Don't tell!!

1. Addresses and phone numbers of other employees.
2. Company business that is nobody else's business.

Be sure to tell!(Personnel Manager)

1. When you change your address.
2. When you change your name.
3. If you change your marital status.

Working hours are for work, and many employers have had to make rules concerning these DO's-S and DON't-S. Remembering and following these rules will help give you that businesslike manner that is so important for a satisfactory employee to have.

Your Appearance

Good personal appearance is an important part of being a successful worker. Neatness and cleanliness are "musts". They are essential. New clothing, stylish clothing and expensive clothing are nice to have, but they are not essential. It is essential for you to be neat and clean at all times.

Very often an individual is judged by his or her appearance. Therefore, it is important for you to be suitably dressed regardless of the type of work you do. You will be suitably dressed if you wear comfortable and businesslike clothing and shoes. An attractive hair-do and the sensible use of make-up will make a girl certain to get

a good rating on appearance. A hair-cut and shave will get the same results for a boy. Cleanliness (plus a good deodorant) and good-grooming should become a habit. A good appearance- every day- will help you on your way to success.

Many places of employment have special regulations concerning how you are to dress. In other places, where your work requires it, you will have to wear a uniform. Follow the rules, whatever they may be! Let your personal pride guide you also-be clean, neat, well-groomed and suitably dressed because you want to be.

Sickness or Injury at Work

Don't you feel well? Did you hurt yourself? Tell your Floor Manager or Department Manager. The chances are, he will send you to the Medical Department.

Almost every large place of business has a Medical Department. Some are larger than others. Some have a Registered Nurse in charge; others have a part-time doctor.

Some have more equipment than others, but regardless of these differences, they are all alike in some ways. In each one, you will receive sympathetic and efficient advice and treatment, without charge.

You should report and get treatment for even a slight cut, or a tiny bit of something in your eye. A slight injury,untreated, may develop into a serious infection. Your employer does not want this to happen. He is interested in keeping you well, and has the Medical Department for your benefit.

Workmen's Compensation Insurance

To protect workers who become injured while working at their place of employment, there are certain laws which require employers to have Workmen's Compensation Insurance. Compensation means something that is given to make up for or take the place of something else. In this case, the Workmen's Compensation Insurance is paid for by your employer, it costs you nothing. Compensation insurance pays for medical expenses, lost time, and permanent disability for those who are injured while working on the job.

If a worker is injured, a report is sent by his employer to the Maryland State Accident Commission. This is a group of men who meet to discuss workmen's injuries, whether or not they should be given compensation, and the amount they should be paid. The doctor who takes care of the injured worker also sends a report to the Commission. The men on the Accident Commission have all the information before them, and decide whether the injured worker should have, or as we say, is eligible for Workmen's Compensation payments.

Your employer, your state, and your United States government are all interested in you as a worker.

Lost and Found Articles

Every place of business, large or small, has a Lost and Found department -and some rules concerning what to do about lost or found articles.

If you should lose something of value, report the loss promptly to your department supervisor or manager. If it has not been turned in to the Lost and Found department, then your supervisor or manager will handle the situation as he thinks best.

If you should find something, turn it over to your supervisor or department head immediately. He will turn it in to the Lost and Found department. Later, if a customer or other employee asks whether a certain article was found, direct the person to the Lost and Found department. All you need to say is, "If the article has been found by an employee, it has been turned in to the Lost and Found department." The article will be returned to the individual after it has been properly identified.

You know how you feel when you get back or recover something you have lost. Remember, the other person feels the same way, and will be very grateful for your help in recovering a lost article.

Identification

Now and then it is necessary to identify yourself, or prove that you are you. At many places where you work, you will be given some means of identification. It might be in the form of a card with the necessary information on it, that will fit in your wallet. It might be a pin-on button with your name on it. Many places require their employees to wear a badge with their name and department shown on it. Other identification badges are complete with your name, your photograph, your time-clock number and other information that is personal, such as your height, weight, age, etc.

The purpose of name identification buttons, tags, badges (whatever they might be called) is that a customer or another employee may call you by name.

At many places of employment, it is not necessary to prove your identity each day when you arrive at work. At some places, though, you cannot enter your work area without showing your badge to a guard at the entrance. If in a place like this, if you forget your badge, you cannot enter until you are identified, and are given a temporary pass. This means time lost on the job, time for which you will not be paid. So, if you are required to identify yourself with your identification badge, guard it carefully, and wear it to work each day.

Another time when it is necessary to identify yourself with your card or badge, is when you receive your pay.

Identification

Along with getting a job, you also get some responsibilities. You have already learned of some of them -caring for your badge and following the rules concerning it, is one more responsibility for you.

Blank & Co.
Identification Card For Discount
1955

No. _____ Dept. _____

Employee's
Signature _____

This card must be presented in order to receive employee's discount and may be used only by YOU.

See Page 8, there is an identification card fastened to the TIME CARD. Read about how it is to be used.

About Your Pay

Your rate of pay

How much will I be paid? The person who hired you -perhaps someone in the Personnel Department, or the Manager, or maybe the owner of the business, gave you the answer to this question. "How much" depends on your training and knowledge, what your job will be and the hours you will work.

Your rate of pay

There are three wage plans in general use: they are payment by the hour, by the week and by output, or how much you do, if your job is making things. This is also known as piecework.

When employees are paid by the hour, there is usually a set number of hours that is considered a day's work. If, for example, they are to receive 85¢ per hour, and work eight hours, you would receive 8 x 85¢ or $ 6.80 for a day's work. The usual work week is forty hours, so you will know you are to get 40 x 85¢ or $ 34.00 for a week of five working days, if you worked eight hours each day.

On a part-time job, you might work a different number of hours each day. For example:

Day	Rate per hr.	Hours Worked	Pay
Mon.	.85	3	$2.55
Tues.	.85	4	3.40
Wed.	.85	3	2.55
Thurs.	.85	6	5.10
Fri.	.85	5	4.25
	Total	21	$ 17.85

If you are paid by the week, or, as we say, you are on a set salary, a weekly wage is decided upon by the person who hires you. At the same time your hours are also decided. The usual work week is forty hours, but if your employer is extra busy, you might be asked to work more hours. Maryland State Laws limit the working hours of a woman to ten hours in any one day and to sixty in one week.

About Your Pay

Day	Rate per hour	Over-time per hour	Hours Worked	Over-time hours	Straight pay	Over-time pay	Total
Mon.	1.25		8	0	10.00		
Tues.	1.25		8	0	10.00		
Wed.	1.25		8	0	10.00		
Thurs.	1.25		8	0	10.00		
Fri.	1.25		8	0	10.00		50.00
Sat.		1.87½	4	4		7.50	7.50
							$57.50

There are times in some kinds of businesses, when it is necessary for some employees to work on Sunday. When this is necessary, double time is paid. For example, if the employee earns 90¢ per hour, his double time would be 2 X 90¢, or $ 1.80 per hour for Sunday work.

Day	Rate per hour	Over-time per hour	Hours Worked	Over-time hours	Straight pay	Over-time pay	Total
Mon.	90¢		8	0	$7.20		
Tues.	90¢		8	0	7.20		
Wed.	90¢		8	0	7.20		
Thurs.	90¢		8	0	7.20		
Fri.	90¢	1.35	9	1	7.20	1.35	
Sat.		1.35		8		10.80	
Sun.		1.80		6		10.80	
							$58.95

Perhaps you are thinking of how wonderful it would be to work hours and hours overtime, and receive that extra money. You would be delighted to stay and work overtime, and how wonderful to work on Sundays!

Employers never have their employees work overtime unless it is absolutely necessary. If you are needed, you will be told. Perhaps you will be asked to work overtime when it interferes with some of your personal plans. When that happens, you have the opportunity to prove to your employer that you are a cooperative employee.

Pay Day

Any day of the week can be Pay Day! It depends on the company for which you work. At some places, it falls on Wednesday, at other places, Thursday, or even Friday --any day but Sunday can be Pay Day!

Most employees in private business are paid weekly. Government employees are usually paid every two weeks, or twice a month. If you were paid every two weeks, on Wednesday, for example, the dates circled would be pay day for you.

May						
S	M	T	W	T	F	S
1	2	3	(4)	5	6	7
8	9	10	11	12	13	14
15	16	17	(18)	19	20	21
22	23	24	25	26	27	28
29	30	31				

Two or three times a year you will have three pay days in a month. Suppose Tuesday was your pay day--the dates circled would be your pay days.

DECEMBER						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

If you were paid twice a month, on the 1st. and 15th., your pay day would fall on a different day each month. If you look back at the calendar for the month of May, you will see that the 1st. and 15th. fall on Sunday. When pay day falls on Sunday, or a holiday you would be paid on the day before, or the day after.

Pay Periods

It is the job of the Payroll Department to count up the hours each employee has worked, and figure out his or her earnings. This must be carefully checked to make sure each employee gets what is due him. A great deal of time is needed for this work, in a company that has many employees. In general, the Payroll Department of a large business needs a week in which to check time records and prepare pay envelopes.

Let us suppose you have a new job. You started to work Monday morning, and were scheduled to work a forty-hour, five day week, from Monday through Friday. Friday came -pay day - everyone got paid but you! Why? Because the pay the other employees received was for the work they did the week before you came to work. After you work your second week, you will receive pay for your first week's work.

Look at this calendar-you started work August 1, worked the 1st, 2nd, 3rd, 4th and 5th. You received no pay on Friday, August 5th, the regular pay day. But the next Friday, August 12, you will receive pay for the work you did August 1st,2nd,3rd,4th, and 5th. From then on you would receive your pay every Friday, for the work done the week before.

AUGUST

S	M	T	W	T	F	S
	Start 1 W	2 W	3 W	4 W	Pay day 5 W	6 6
7	8 W	9 W	10 W	11 W	12 W Pay day	13
15	15 W	16 W	17 W	18 W	19 W Pay day	20
21	22 W	23 W	24 W	25 W	26 W Pay day	27
28	29 W	30 W	31 W			

The company for which you work, always has one week's salary belonging to you. If you should stop working for this company, you would be paid this money.

The time from when a work week, or payroll week begins, until it ends we call a Pay Period. Different companies have different pay periods. You will be told by the person who hires you when your pay period begins and ends.

Here are some examples of different pay periods -(remember, a beginning employee waits one extra week).

1-From Monday morning through Saturday evening-Pay day on Wednesday.

JANUARY						
S	M	T	W	T	F	S 1
2	3 W	4 W	5	6 W	7 W	8 W
9	10	11	12 Pay Day	13	14	15

2- From Sunday mindnight to midnight of the following Sunday- Pay Day on Friday.

APRIL						
S	M 1	T 2	W 3	T 4	F 5	S 6
7 12M	8 W	9 W	10 W	11 W	12 W	13 W
14 12M	15	16	17	18	19 Pay day	20

You would be paid on Friday, April 19, for all the work you did from 12 o'clock midnight, Sunday, April 7, to 12 o'clock midnight on Sunday, April 14. You would be paid for this period on Friday, April 19.

The time required by the Payroll Department is necessary. Now that you understand about pay periods, you know that this is a necessary business procedure.

If you do not understand, or ever have a question about your pay period, ask someone in the Payroll Department, Personnel Department or your Department Manager to explain it to you.

How and Where You Will Get Your Pay

Some businesses pay their employees by check, and others place cash in a sealed envelope.

In some places you have to get your pay; in other places it is brought to you. This is how it is done in some places:

1- The Department Manager is given the pay checks or envelopes for the employees in his department. He gives them out, or distributes them.

About Your Pay

2 -Persons who work in the Payroll Department distribute the checks or pay envelopes.

3 -Employees go to the Cashier or Pay Master. They show their identification cards or badges, and are given their checks or envelopes.

In a place of business where the rule is for you to get your pay, a time is set aside for this. At many places, it is before working hours on pay day.

If You Are Absent On Pay Day

In case you cannot get your pay at the regular time and place, or you are absent on pay day, other arrangements are made for employees. If you want another employee to bring you your pay you will have to give him your identification card and a written request.

If and when you leave the company that has employed you, the Personnel Department will see that you get all the pay that is due you.

Be sure to see your Supervisor, Department Head, or someone in Personnel, if-

1. You think there is a mistake in the amount of pay you have received.
2. You have any question at all concerning your pay.

Deductions From Your Pay

Along with your pay check or pay envelopes you will receive a record of what has been taken out of your pay. What has been taken out is called your deductions. The law at present requires three kinds of payroll deductions:

1-Social Security Tax

2-Federal Income Withholding Tax

3-State Income Withholding Tax

Social Security Tax-Federal Insurance Contribution Act F.I.C.A.

Before you could start work you were required to get a Social Security Account Number. This is the number on the Social Security card you carry. Your employer has a record of your Social Security Account Number. Always make sure your employer has your CORRECT SOCIAL SECURITY ACCOUNT NUMBER. This is very important to you.

Each week your Social Security Tax is taken out of your pay-deducted -and paid to the Federal Government toward your old age pension. On some deduction records, it is called "F.I.C.A." which stands for Federal Insurance Contribution Act. Federal means the United States government. Old Age is considered 65 years and older (when many people are unable to work). Anything of Benefit to you helps you.

The federal government requires that 3 cents out of every dollar you earn be put into your Social Security Account. In 1963 this amount will go to 3½ cents, 66-...=4% 69-on 4½%. Your employer also puts the same amount of money in your account. This money adds up, or accumulates over the years, and when a worker is 65 years old, he is paid a certain amount of money each month to help take care of him in his old age, paid for with the Social Security Tax you and your employer pay. You have no choice about paying this; your employer must deduct it, because a United States law requires him to do it.

Federal Withholding Income Tax

A federal law also requires your employer to take a certain amount of money from your salary for Federal, or United States Income Tax. We call this a Withholding Tax, because you never see it; it is withheld or taken from your salary before you get it. This money is turned over to the United States Government, in your name. Paying your Federal Income Tax weekly is better for most people than paying it all at once at a certain time of the year.

Maryland State Income Tax

The third deduction concerning which you have no choice, is the Maryland State Income Tax. Your employer also deducts this from your salary, and sends it to the Maryland State Treasurer in your name.

The bookkeeping for these deductions adds to the time needed by the Payroll Department to compute and prepare the pay checks or pay envelopes for employees. What has been taken out of your pay is shown on the payroll slip you receive with your pay. If you ever have a question concerning these deductions, someone in authority will be glad to answer it for you.

SALARY STATEMENT

217-76-7415
MARY JOHNSON

	Sal'y 10.05	10.05
	S.S. -Tax	0.30
10-17-54	Tot.	9.75

Deductions From Your Pay

Hours	Earnings	Deductions
40 B	35.00	
J	1.00	

Earnings to date	
	863.20
	1.12
TAXES	107.56
TO DATE	
NET	30.53
PAY	

Tracer No.	Pay Period Ending
320958	Aug. 6-55

Explanation of Code Opposite Amounts

B -Regular time & pay
C -Overtime & Pay
D -Bonus/Commission
E -Vacation/adjustment
J -Supper money
L -Mdse. & Uniforms
LH-Bonds
MG-With. & S.S. Taxes
N -Community fund
P -Red Cross
R -Credit Union
S -M.B.A.
T.-Hospitalization

There are some other pay deductions you might <u>want</u> your employer to make. He will do so as a benefit or help to you. These requested deductions might be for:

1-Hospitalization Insurance

2-Government Savings Bonds

3-Pension Plan

4-Group Life Insurance

5-Charity Contributions

We will discuss each of these possible deductions under another topic,"EMPLOYEE BENEFITS",so that you will understand them. When any of these deductions are made, you will also receive a record of them on your payroll slip.

The deductions your employer makes by law, we call Compulsory Deductions. The deductions made at your request, are known as Voluntary Deductions. With either kind,remember, they concern <u>your</u> salary, that you have earned, so take any problem or question to the proper person, and have it straightened out.

Annual United Fund Appeal

Everyone likes to share with others who have less then they. Most workers do this through the Annual United Fund Appeal. Annual means once a year; United means joined together; Fund means money needed; Appeal means request for help. This means that once a year, many charities unite and ask that you give money to help them help others.

Many companies make arrangements for these contributions to be paid by the weekly payroll deduction plan. This is a benefit to you, as you are able to give more, by being able to give a little at a time.

These are some of the charitable groups you are able to help when you contribute through the Annual United Fund Appeal:

Aged Women's and Aged Men's Home

Baltimore Council of Social Agencies

Baltimore Criminal Justice Commission

Baltimore Goodwill Industries

Baltimore Hearing Society

Baltimore Social Service Exchange

Children's Hospital School

Child Study Center of Maryland

Family and Children's Society

Girl Scout Council,Inc.

Happy Hills Convalescent Home for Children

Harriet Lane Home for Invalid Children

Howard County Children's Aid Society

Instructive Visiting Nurse Association

James Lawrence Kernan Hospital

Keswick(Home for Incurables)

Legal Aid Bureau

Baltimore Urban League

Big Brothers of Baltimore,Inc.

Boy Scouts of America

Boys' Home Society

Children's Aid and Family Service Society of Baltimore County

Children's Fresh Air Society

Maryland Society for the Prevention of Blindness

Prisoners Aid Association

Provident Hospital

The Salvation Army

Travelers Aid Society

Young Men's Christian Association

Young Women's Christian Association

American Social Hygiene Association

National Social Welfare Assembly

United Seamen's Service

United Service Organization,Inc.

Savings Bonds Deductions

Many companies make it possible for their employers to buy United States Savings Bonds by the weekly payroll deduction plan. You decide how much you want to save weekly, for Government Bonds, and that amount is deducted from your pay. When you have enough saved for a bond, it will be bought for you, and you start saving toward another bond. Here is a table that shows you how much government bonds cost, and how much they are worth after you keep them for ten years.

Issue Price (This space for use of purchaser)			
No.of Bonds	Denomination (Maturity Value)	Issue Price (Each bond)	Amount (Total Cost)
	$25	$ 18.75	$_____
	$50	37.50	$_____
	$100	75.00	$_____
	$200	150.00	$_____
	$500	375.00	$_____
	$1, 000	750.00	$_____

Sick Pay

There are many Sick Pay plans. In some cases, no pay is given an employee away from work because of illness. Most places of business that give the benefit of sick pay, have different rules concerning it.

For instance, 1-An employee must have three months, 6 months, or a year's service with a company before he is eligible for sick pay; 2-An employee must be sick three, five, eight days, or whatever the number of days set by the company, before sick pay would begin; 3-The number of days of sick pay allowed for one year differs.

All companies have this one rule concerning sick pay--the employee MUST HAVE A REPORT FROM HIS FAMILY DOCTOR.

Many companies offer their employees a low-cost Health Insurance plan that takes the place of Sick Pay. We will discuss some of these insurance plans later.

Paid Holidays

A holiday is enjoyed so much more, when you receive pay for it! Most places of business give their employees a regular day's pay for:

New Year's Day

Memorial Day

Fourth of July

Labor Day

Thanksgiving

Christmas

There is also a general rule concerning an employee being paid for these holidays -the employee must work the day before and the day after the holiday.

Vacations

Everyone likes a vacation, and everyone needs a vacation each year- a chance to do something different from the things he has been doing all year. All businesses give their employees a vacation, however, there are many rules concerning vacations with pay. Your vacation generally depends on the length of time you have worked for your present employer.

Here are some of the plans: (Get a calendar, and figure them out)

1-One day's vacation with pay for every two months works this way-

Work 2 months- 1 vacation days

Work 4 months - 2 vacation days

Work 6 months - 3 vacation days

Work 8 months -4 vacation days

Work 10 months-5 vacation days

Work 12 months-6 vacation days

After you have worked two years, you would have 12 vacation day , or what would be considered two weeks.

This is the most paid vacation you would receive until you had worked ten years. After ten years employment, you would have an extra week's vacation in the winter.

2- 1 week after one year's employment

2 weeks after 2 year's employment

3 weeks after fifteen year's employment

4 weeks after twenty-five year's employment

3-six month's employment before June 1st-3 days vacation.
one year's employment before June 1st-1 week's vacation.
two year's employment or more -2 week's vacation

4-two weeks vacation after 12 month's employment.
three weeks vacation after five year's employment.

5-1 year of employment-1 week
over 2 years,but less than 3 years -1 week and one day
over 3 years, but less than 4 years -1 week and 3 days
five years -2 weeks
fifteen years - 3 weeks

In all vacation plans, the time worked must be continuous, or, in other words, you must have worked right through the year. If you leave a company, and are then re-employed, or go back to them, your vacation time is counted from the last time you began work.

Don't just take for granted you are going to have the same vacation as your co-workers. Remember! There is a rule for all things! Sometimes we call these rules "store policy."

Emergencies

Fire

Every place of business is required by law to have fire protection equipment. Some have automatic sprinkler systems, others have only fire extinguishers. Some of the larger places of business have employee fire-drills, so that each one knows what to do in a real emergency.

1. If you notice an odor of something burning, see or smell smoke, quietly tell your Supervisor or Department Head.
2. Know the fire signals of your place of employment, and follow directions calmly.
3. Know the location of all Fire or Emergency Exits.
4. Remember to walk quickly, but do not run.

Air-Raid

1. Know the Air -Raid instructions for your building, and follow them.
2. Know to which Shelter Area you are assigned.
3. Keep calm.

Injury to a Customer or Other Employee

1. Report the accident or illness to your Floor Manager or Department Head.
2. Stay with customer or employee until someone else takes over.

Suspected Shoplifting or Theft

1. If you suspect anyone of shoplifting, call your Floor Manager. NEVER ACCUSE A CUSTOMER OF SHOPLIFTING.

Emergencies

2.- If you suspect another employee of stealing, speak to someone in authority -NEVER ACCUSE THE PERSON. Let someone else handle the situation.

Knowing the rules will help you to know what to do in case of emergency.

Safety

Your employer is concerned with your safety. He does everything possible to insure the safety of his employees. Safety measures and equipment are provided for your safety. He does not want you to have an accident. The company provides every possible safety measure to prevent accidents. But some things are up to you. Safety is usually a matter of common sense. If you work safely you protect yourself and your fellow workers. Your personal safety depends upon forming safe working habits, using good judgment and strictly obeying the safety rules.

The following rules are general and must be followed-

Smoking

The Fire Department decides the rules concerning smoking at places of business. In most places smoking is prohibited (not allowed) except in rest rooms, special smoking areas and in the lunchroom or cafeteria. These rules are for the protection of all. A NO SMOKING sign means just that and it means YOU. Remember, the smoking rules are for the protection of the lives and jobs of you and your co-workers. Know these rules and obey them at all times.

Safety

Good Housekeeping

This includes many things such as:

1- Keep your work area clean. Make it a habit to pick up paper or anything that could cause someone to fall.

2- Keep tools or materials where they belong, do not allow them to stick out in aisles where people have to walk.

3- Keep materials or merchandise stacked neatly or arranged securely on counters, or wherever it happens to belong.

4-Never put anything on a stairway, they must be kept clear.

5-Avoid cuts and scratches by careful handling of anything that has sharp edges. Watch out for broken glass. Be careful with papers with pins in them, and pin stickers on merchandise.

Clothing

In some places, mostly factories, certain rules about clothing are necessary for the protection of the workers. These rules have been made because they were found necessary. For example:

1.-Loose clothing such as big sleeves, ties, scarves, necklaces and even wrist watches can be dangerous if worn when working around moving parts of machinery.

2.-Long, loose hair must be worn in a net when working around moving parts of machinery.

3.-Women going to factory areas are required to wear shoes with closed toes.

4.- Women working around machinery are often required to wear slacks or coveralls.

5.- Men are required to wear sturdy shoes, and in some places steel-toed safety shoes are a must.

Safety

6. -When the employee handles anything that could injure his hands, he is required to wear protecting gloves.

7.- Goggles must be worn when the work presents any danger to the eyes.

General Conduct

Remember many safety rules have been made because someone has been injured through hurrying or carelessness. Such rules are:

1.- Walk, don't run. Use hand rails on stairways.

2.- No practical joking, or playing tricks, to be funny.

3.- No fooling around -horseplay, we often call this.

4.- Never try to operate any piece of machinery or equipment which you have not been trained to use.

5. -Obey all signs that say DANGER KEEP OUT, etc.

6. -Do not lift any object too heavy for you to handle.

7.- Report any unsafe conditions.

Remember your employer wants you to be safe. He does everything possible to prevent injuries to his employees. However, your cooperation is needed if you wish to avoid accidents. Use common sense and obey the safety rules.

Read the Bulletin Boards

"Christmas comes on Pay Day this year. Are we going to be paid the day before or the day after Christmas", you are wondering to yourself. Where will you likely find the answer? On the Bulletin Board!

Notices and other messages of interest and of importance are posted on the bulletin board. It is important to read these notices,

because many times this is the only way you will be given certain needed information. Be sure to check these Bulletin Boards daily, and read all the notices.

Employees Benefits

Discount Privileges

If you are employed at a place where things are sold, you usually have the privilege of buying at a discount. By employee discount, we mean you can buy things for less than they would cost a customer. For instance, if you are told that you have 20% discount, that would mean that any article costing the customer $1.00, would cost you only $.80. Having this discount privilege makes it possible for you to buy your clothing and other items for less money. For instance, a $10.00 dress would cost you only $ 9.00 if you had a 10% discount. It is like having an extra dollar added to your pay.

Each store has its own rules concerning discount, so learn them, and follow them. This is a privilege you should not only appreciate, but respect.

Group Insurance

Another of the benefits many companies offer their employees is Group Insurance.

Insurance of any kind is protection against loss. Every person at one time or another is faced with trouble of some kind. Insurance cannot prevent trouble or loss, but it does provide money that helps out in case of sickness, accident or death.

If you should become ill, or have an accident and be unable to work for a period of time, you would be without money to pay your living expenses. If you need an operation or have a big doctor bill for a long-

Employee Benefits

time illness, how would you be able to pay your doctor and hospital bills? If your father should die, the family would be without income. It is at times such as these, that insurance plays a big part in your life.

For instance, you are ill, have had an accident, or have to go to the hospital for an operation, and you are unable to work for a period of time. Do you have Accident and Health Insurance? Do you have Hospitalization Insurance? Do you have Blue Cross and also Blue Shield Insurance, or just Blue Cross Insurance? If you have Accident and Health Insurance, the insurance company will pay you a certain amount of money each week until you are able to return to work. If you have Hospitalization Insurance, all or part of your hospital expenses will be paid. Blue Cross is one kind of hospitalization insurance. If you have Blue Shield insurance, or insurance like it, all or part of your doctor bill will be paid also.

So,you see, these kinds of insurance can protect you. First, by paying you at least a part of your salary while you are unable to work and earn your salary, because of accident or illness. Second, by paying your hospital expenses. Third, by paying your doctor bill. Did you say, "But, I am never sick. I don't think I will ever need that kind of insurance." You do not know. It is the unexpected things that usually cause people so much trouble, worry and expense. It would be better, to say to yourself, "Maybe I'll never need this Health and Accident, and Hospitalization Insurance, but I know that if I do need it, I will have it. My illness or injury will not be made worse by worrying about how I am going to live, and pay the bills it has caused." Having insurance protrection gives you a safe, secure feeling.

Employee Benefits

Some of you already have an Accident Insurance Policy. You took out this insurance in school....it is the Pilot Accident Insurance, it cost only $2.00 for one year's protection. This insurance protects you by paying all or part of your hospital and doctor bills, in case you are injured in school, or on the way to or from school. Many of the boys and girls in this school bought the insurance. Just a very few of them were injured. These few reported their injuries, and had their bills paid by the insurance company.

In most families the father is the person who earns the living and provides for his family--his wife and children. Some people live to be very old; some die in what we call middle-age, and others die rather young. When a father dies, his family not only loses a loved parent, but it also loses the income he provided. Perhaps there are young children. Who will provide for their needs?

For instance, Mary's father died. Mary had a sister four years old, two brothers, six and nine, and another sister, eleven years old. Mary is fifteen. Mary's mother had never worked. She had no training for a job. Besides, who would take care of Mary and her brothers and sisters, if her mother were to go to work? Mary is too young to work. Who will provide for them? Mary's father was a very responsible, dependable, hard-working man. He had thought of his family's needs, in case anything happened to him while he was still a young man. He had done more than think about their needs -- he had been making Life Insurance payments since Mary was a tiny baby. He had arranged that Mary's mother would receive a certain amount of money each month until the children were old enough to earn their own living.

Employee Benefits

Ann's father died not long after Mary's father..Ann had younger sisters and brothers, too. Ann's mother was not well, and was unable to work. Ann's father had not thought about the possibility of dying before he became an old, old man. He was big, and strong, and always said, "I'm never sick, nothing will happen to me!" But it did. He had no Life Insurance. Ann's mother had many problems to face. Because she had very little income, someofthe children had to be placed in foster homes. Ann is very upset over losing her father; she is worried about her mother, and she misses her brothers and sisters. You can understand the difference Life Insurance made in Ann's and Mary's lives.

Many fathers have protected their families by means of Life Insurance. In case of death, the insurance company pays the wife whatever sum of money the insurance policy has as its value. Part of a father's job as a father is to protect his family. Having life insurance is one way of providing this protection.

Employers know that their employees have a feeling of safety or security when they have these kinds of insurance. That is the reason they offer their employees Group Insurance. If a group of people buys the same kind of insurance from the same insurance company, the cost is less than if just one person were to buy the same kind of insurance. Most employers not only make arrangements for this lower-cost insurance, but they make it easy for the employees to buy. Many companies are willing to do all the extra bookkeeping to give their employees the privilege of paying for their insurance weekly. The insurance payment is deducted or taken out of their pay, before they receive it. This is one of the deductions that is requested or asked for.

Employee Benefits

The kinds of Group Insurance that most companies offer through the payroll deduction plan are the ones we have talked about:

1 - Accident and Health Insurance

2 - Hospitalization Insurance, sometimes including Doctors' bills

3 - Life Insurance

Some companies pay a part of the cost of the group insurance, as a benefit to their employees. This is to encourage their employees to protect themselves and their families by buying insurance.

These are some of the Hospitalization Insurance plans offered:

1. -After three months employment, the company pays the entire cost of the hospital expense and doctor bill plan of insurance.

2. -Each employee pays full cost of some hospitalization plan, selected by the company. It is paid for by weekly or monthly payroll deductions.

3.-The employee has the opportunity to join the "Blue Cross" and "Blue Shield" plan of insurance. This seems to be the one mostly used. The Maryland Hospital Service of Baltimore is the company that sells this insurance. "Blue Cross" insurance allows you twenty-one days of hospital care each year, and pays most of the other hospital expenses. "Blue-Shield" pays for all or part of your doctor bills.

Employee Benefits

Some companies make weekly payroll deductions, some make monthly payroll deductions.

This chart shows groups subscription rates for Blue Cross & Blue Shield per month.

Who is Insured	Blue Cross Only	Blue Shield Only		Blue Cross and Blue Shield	
		Plan A	Plan B	Plan A	Plan B
Individual (You The Worker)	$4.40	$1.30	$1.70	$ 5.70	$ 6.10
Parent & Child	8.80	2.60	3.40	11.40	12.20
Husband & Wife	——	3.20	4.50	13.30	14.60
Family	10.10	4.60	6.00	14.70	16.10

Here are some of the Life Insurance Plans offered:

1 - The employee may start insurance at beginning of employment; the company pays part of the cost of the insurance. The employee pays through weekly payroll deductions.

2 - The employee must be employed three months before being eligible for insurance. It is paid for by the employee, by monthly or weekly payroll deductions.

3 - After two years employment, the company pays for $1000 to $3000 of life insurance on each employee. The amount of life insurance depends on the employee's salary.

4 - The employee buys as much insurance as he wants from a certain Life Insurance Company, at reduced cost- paid for through weekly payroll deductions.

Remember --your employer gains nothing by helping you to pay for insurance. You, the worker, are the one who benefits by having the privilege of buying lower--cost insurance, and having the privilege of paying for it weekly or monthly. Group Insurance is really an Employee Benefit.

Pension Plan or Retirement Benefits

We have talked about Federal Old Age Benefits that are paid to workers over 65 years of age, by the United States Government. Some companies have an extra Pension or Retirement Benefit Plan. When a man or woman retires from work, they stop working. It might be because of age, or when they have worked for one company for a certain number of years. The age retirement is usually set at 60, 65 or 70 years of age. In some cases, after an employee has worked 25, 30 or 35 years for one company he or she has the privilege of retiring. The payment that a retired person receives is spoken of as his pension. The companies that have Retirement or Pension plans pay these benefits to their employees so that they will have more to live on than the Federal Old Age Benefits.

Some companies pay the entire cost of the Retirement or Pension plan. Other companies require the employee to share the expense through payroll deductions. This is one of the requested deductions. Any company that has such a plan always discusses it with new employees. No deduction for this would be made unless the employee wanted it.

Employee Benefits

Christmas Bonus

Who doesn't like a Christmas gift? Some companies give their employees a Christmas Bonus. A "bonus" is something extra - such as extra pay. Each year at Christmas some companies give their employees either a gift or cash. The value of the bonus depends upon the length of time the employee has worked for the company.

This is one of those pleasant "Employee Benefits".

Recreation

Who doesn't like to have fun? Many companies provide to have fun after working hours. They call this a Recreation Program. Some of the types or kinds of recreation offered are:

1- Group Singing

2- Softball Teams

3- Baseball Teams

4- Basketball Teams

5- Bowling

6- Dances and picnics occasionally, according to the season of the year.

7- Opportunity to buy tickets at a lower rate for important musical programs in the city.

Solicitations

When you solicit, you ask for something. By solicitations we generally mean asking for contributions for some charitable fund, selling tickets for benefits, selling chances, selling punches on a punch board, etc. If you ask other employees to do these things, then they have the privilege of asking you. If all the employees did this sort of thing, it would soon become a nuisance.

Because this has happened in many places of business, rules have had to be made concerning it. The general rule is, "No Solicitations." The only contribution ever asked for is the United Fund Appeal, which we have discussed on page 34. Follow the rule concerning solicitations. If they are not allowed--act accordingly. The rule was made for the good of all.

Obligations -Yours and Your Employers

You have certain obligations to your employer. Your employer has certain obligations to you, his employee.

For example, your obligations to your employer would include:

1. An honest day's work
2. Observance of the standards of common decency in behavior and speech
3. Consideration of fellow-workers
4. Willingness to comply with any reasonable request or change concerning work
5. Observance of safety rules

Obligations -Yours and Your Employers

6. Least possible absence and lateness, and prompt notification in case of unavoidable absence.
7. Willingness to help others
8. Neat and clean personal appearance
9. Careful handling of equipment and machines
10. Cheerful compliance with rules and policies of your company or employer
11. A business-like attitude
12. A feeling that your job is important and worth doing.

Your employer's obligations to you would include:

1. A fair rate of pay, taking into consideration local rates of pay, and Federal laws.
2. Fair treatment
3. Privilege of talking over work problems with Personnel Director or other person in authority, and to have a fair settlement of misunderstandings.
4. A place to work that is as safe, clean and comfortable as it is possible to make it.
5. Consideration for your safety and health.
6. Decent, friendly and considerabe people with whom to work.
7. Some employee benefits
8. To be treated with respect.

Your Rating As a Worker

In school, you are rated as a student. Your rating guide is your report card. The teachers rate your effort, your conduct, your attendance, your promptness, your accomplishment (what you have learned) and your personal traits. You are rated according to what you are able to do, and whether or not you are accomplishing as much as you are capable of doing. Your report is of value to you only if you can see it as a true picture of you. If this picture is not satisfactory to you, your teacher helps you to plan what you need to do to improve.

If this picture is not satisfactory to you, your teacher helps you to plan what you need to do to improve. Your success in improving your rating as a student will be the result of having done your work and conducted yourself each day, to the best of your ability.

On a job, you are rated as a worker. Your rating guide at work is known as a Rating Record, a Merit Rating, a Personnel Review or an Employee Rating. You are rated by those people you work under, and the Personnel Director. At work you are rated for the same things that you were rated for in school, but they often have different names on the rating guide. For example:

School	Work
1. Follows directions carefully	Application of instruction Pride in responsibilities; Eagerness to learn.
2. Begins work promptly	Use of time; Amount of work
3. Satisfactorily finishes work begun	Accuracy, neatness, knowledge of work; Learning speed; Amount of work accomplished; Amount of work; Thoroughness; Completes task begun

Your Rating As A Worker

4. Keeps busy and works well alone	Amount of supervision needed; Sticking to job; Dependability; Responsibility; Ability to work without close supervision.
5. Is courteous and listens carefully while others speak	Tone of voice and facial expression; Courtesy.
6. Is able to work with and get along with others	Cooperation; Tact; Adaptability; Willingness to work "for" and "with" others; willingness to volunteer time and energy in emergency.
7. Takes criticism without holding resentment	Judgment; Attitude toward taking directions and instruction.
8. Is neat and clean in appearance	Appearance; Personal Habits; Grooming.
9. Respects rights and property of others	Use or abuse of privileges; Care or abuse of property.
10. Practices safety habits	Sticks to or disregards safety regulations.
11. Number Days Absent	Attendance; Absence
12. Number Times Late	Punctuality; Lateness
13. Effort	Interest in job; Eagerness to learn
14. Conduct	Respect for authority and store rules

Here are some Rating form samples:

Attendance Summary

Year	J	F	M	A	M	J	J	A	S	O	N	D	Total
L													
A													
L													
A													

L - Lateness A - Absence

Your Rating as a Worker

	RATING
Date rated	
Rated by	
Dependability	
Loyality	
Personality	
Accuracy	
Conduct	
Cooperation	
Interest in Job	
Initiative	
Appearance	

For Rating Use Symbols

A-Excellent C-Fair

B-Good D-Poor

Employee Rating Sheet

Rating symbols will be used as follows:

E-Excellent G.-Good

VG-Very Good F -Fair

U-Unsatisfactory

DEPENDABILITY _____	COOPERATION _____
Attendance,punctuality, completes task begun	Willingness to work "for" and "with" others, willingness to volunteer time and energy in emergency
PERSONAL QUALITIES _____	ACCURACY _____
Appearance,personal habits, grooming,health,tone of voice and facial expression	Accuracy of statements and work performed
INTEREST IN JOB _____	RATED BY _____
Pride in responsibilities and eagerness to learn	DATE

Your Rating As a Worker

Personnel Review

	Very Good	Satisfactory	Unsatisfactory
Amount of Work			
Quality of Work Accuracy and Thoroughness			
Interest in Job			
Ability to Work Without Close Supervision			
Cooperation			
Attendance			
Appearance			
Rated by_____ Date_____			

Merit Rating

Rating from _____ to _____

Unsatisfactory		Below Average		Average		Above Average		Excellent	
15	16	17	18	19	20	21	22	23	24	25

Work Quality - Accuracy, neatness, knowledge of work, learning speed, application of instruction, judgment, amount of supervision needed..... _____%

Work Quantity- Amount of work accomplished, interest in job, sticking to job..... _____%

Attitudes- Cooperation,tact, dependability,initiative,attitude toward taking directions and instruction,adaptability,responsibility..... _____%

Habits- Attendance,punctuality,use of time,use or abuse of privileges,care or abuse of property,appearance,sticks to,or disregards safety regulations..... _____%

Total _____%

Any rating below 19 must be explained by the Rater.

What are this employee's strong points?

How can this employee improve?

Your Rating as a Worker

Your rating sheet becomes a part of your Employees Record Folder. Most employers who use a rating system rate their employees every six months. These ratings are not kept secret. They will be discussed with you. You will be told of the progress you have made, or will be given advice as to how you can make some improvement in your work or yourself. Promotions and salary increases depend on you having a good rating. (Remember, your employer knows more about your work than you may think, and really good work does not go unnoticed.)

In some cases, when the employee has a very low rating, and he makes no effort to improve, he is dismissed by the Personnel Director.

Here are some of the reasons for dismissal of employees:

1-Inability to get along with the employer or other employees

2-Poor attendance at work

3-Wasting time on the job

4-Uncooperative

5-Disregard of company rules

6-Dishonesty -theft

7-Poor personal hygiene

8-Cursing and use of vulgar language

9-Improper conduct

10-Frequent lateness

11-Abuse or destruction of company property

12-Fighting

13-Intoxication on the job

14-Refusal to follow instructions or do assigned work

15-Unsatisfactory work

A FINAL MESSAGE TO THE BOYS AND GIRLS WHO HAVE READ THIS BOOK

As we told you on the very first page, this booklet was written just for you. We hope that you have profited from reading it, and that it will help you in making a better adjustment to the world of work.

F O L L O W T H E R U L E S

A N D

Y O U W O N ' T G O W R O N G